

### **Abstract of the Invention**

An automated insurance system and method for enabling a Company to provide efficient, fully-integrated insurance coverage and related features. By taking full advantage of highly advanced digital video, data management, and online technologies, the Company's operating system can reduce the substantial number of employees found at most insurance companies today to a streamlined staff of executives, specialists, and support personnel. Aligned Providers preferably handle the primary functions of claims; most financial controls are preferably managed by integrating the information technology system and the Bank Lock Box; and the effectiveness of policyholder relations activities can be enhanced and related costs reduced through the capabilities of a specialized web portal. An associated fraud prevention system, claims management system, financial management system and information technology platform aspects of the invention can be used together to produce significant efficiencies and cost savings over current systems and methods.